

EXHIBIT "2"

CLIENT SERVICES, INC.
3451 HARRY S TRUMAN BLVD
ST CHARLES, MO 63301-4047

1:8001-521-3236

Office Hours (Central Time):

Monday-Thursday: 8am-9pm
Friday: 8am-5pm
Saturday: 8am-12pm
Sunday: Closed

07/22/2013

REFERENCE NUMBER
2738

 GAIL J RICHARDS
1721 JACKSON ST
SCRANTON PA 18504-3412

John G. Kamm, 1996, "The Case for a Right to Privacy," in *Journal of Law, Medicine & Ethics*, Vol. 24, No. 1, Spring 1996.

**RE: Citibank, N.A. - SEARS GOLD MASTERCARD
ACCOUNT NUMBER: XXXXXXXXXXXX1586
BALANCE DUE: \$ 6,485.42**

Good News!

Your creditor has agreed to accept \$2,595.00 as settlement of the above Citibank, N.A. - SEARS GOLD MASTERCARD account, for less than the amount owed.

Reserving the right to negotiate, this offer is valid for twenty (20) days from the date of this letter.

You may make a payment(s) to our office by calling our toll free telephone number at 1-877-288-0504, or by sending payment(s) made payable to Citibank, N.A. and send payment(s) to Client Services, Inc. P.O. Box 1503, Saint Peters, MO 63376.

You may also make payment(s) online by visiting www.clientservices.com/payment OR by using our pay-by-phone option at 1-877-552-5905.

If you are unable to pay the above settlement offer in full, please contact our office for payment(s) options which might be available to you.

We look forward to working with you in resolving this matter.

Thank you.

Robert Cowper

If you have any questions or concerns regarding how your account has been handled by Client Services, Inc., please contact our consumer affairs department toll free at 1-877-665-3439.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Whenever \$600.00 or more in principal of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you by the creditor. If you are uncertain of the legal or tax consequences, we encourage you to consult your legal or tax advisor.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE PLEASE SEE
BELOW OR REVERSE SIDE (IF FAXED THEN FOLLOWING PAGE)

CBS02
000613*

CALIFORNIA

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Non-profit credit counseling services may be available in the area.

COLORADO

FOR MORE INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. THE ADDRESS AND TELEPHONE NUMBER FOR CLIENT SERVICES, INC.'S LOCAL COLORADO OFFICE IS: The Executive Building, Attn: Allen Stokes as agent for Client Services, Inc., 1776 S. Jackson St., Suite 900, Denver, CO 80210; TEL:(303) 753-0945.

IDAHO

If the debt collector has a managerial or financial interest in the creditor, or the creditor has a managerial or financial interest in the debt collector, every communication with the debtor must disclose the interest.

KANSAS

An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

MASSACHUSETTS

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

MINNESOTA

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY

New York City Department of Consumer Affairs License Number: 1306512

NORTH CAROLINA

North Carolina Permit Number: 100705

TENNESSEE

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

UTAH

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

WISCONSIN

This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707